HSBC USA International Wire Transfer Guide 2026: Fees, Exchange Rates, Transfer Times, and Complete Assistance

HSBC bank **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 wire transfers allow customers to securely send money domestically and internationally, **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 with same-day processing for requests submitted before 5:45 PM ET on business days. Online, mobile, or branch options are available, with fees often at $35 for **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 outgoing wires, while some international transfers can be fee-free using Global Money Transfers.

Key Details for HSBC Wire Transfers:

- Processing Time: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Domestic wires generally take 1–2 days, while international wires can take 2–7 days depending on the destination.
- Cut-off Time: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Requests must be made by 5:45 PM ET for same-day processing.
- Information Needed:
    - Recipient Details: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Full name, address, account number, and phone number.
    - Bank Details: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Bank name, address, and BIC/SWIFT code (international) or ABA routing number (domestic).
- Fees: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Incoming domestic/international wires are often $15, while outgoing wires are typically $35.
- Tracking: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 International wires can be tracked directly through the HSBC Mobile Banking app using the 'International Payment Tracker' under 'Move Money'.

Methods for Transferring Money:

- Global Money Transfers: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 For international transfers to over 60 countries, often fee-free, with immediate transfers for HSBC accounts.
- Real-Time **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Payments: Immediate transfers for eligible domestic, non-HSBC accounts.
- Wire Transfers: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Standard outgoing domestic and international, available via desktop or mobile.

Important Notes:

- ACH vs. Wire: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 HSBC's ACH routing number (022000020) is not for wire transfers.
- Limits: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 There are no transaction limits for sending money from checking or savings accounts using wire transfers.
- Security: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 For added security, a Digital Security Device or mobile app token may be required.

How much is the HSBC wire transfer fee?

☎1-(888)-303-1448 Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 HSBC wire transfer fees vary based on account type, destination, and method. Generally, Global Money **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Transfers via the HSBC app are free. Standard international wires may incur $0-$50 fees, while domestic wires often cost around $35. **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 HSBC Premier customers often enjoy fee waivers.

Key HSBC Wire Transfer Fee Information

- Global Money Transfers (App/Online): **☎1-(888)-303-1448** Or +1 ⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Free in over 50 currencies, with no transfer fees.
- International Wires (Standard): **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Can range from $10 to $50, depending on the account and destination.
- Domestic Wires (USA): **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Often $15 incoming and $35 outgoing.
- Intermediary/Receiving Fees: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Other banks involved in the transfer (SWIFT) may deduct fees, usually $10-$50.
- Exchange Rate: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 A 2-5% markup is typically applied to international transfers.

For the most accurate pricing, check the HSBC USA international banking fees or the fee schedule in your app.